What is claimed is:

- A method of stimulating a subterranean formation, comprising the steps of:
 placing a fluid comprising water and a formate ester in the formation; and
 permitting the fluid to react with the formation such that the permeability of a
 region of the formation is increased.
- 2. The method of claim 1 wherein the water and the formate ester react to produce an acid.
- 3. The method of claim 2 wherein the reaction between the water and the formate ester is delayed until the fluid has penetrated into a region of the subterranean formation to a desired extent.
- 4. The method of claim 3 wherein the formate ester is selected from the group consisting of: ethylene glycol monoformate, ethylene glycol diformate, diethylene glycol diformate, glyceryl monoformate, glyceryl diformate, glyceryl triformate, triethylene glycol diformate and formate esters of pentaerythritol.
- 5. The method of claim 3 further comprising the step of placing an acid in the formation.
- 6. The method of claim 5 wherein the step of placing the acid in the formation is performed before the step of placing the fluid in the formation.
- 7. The method of claim 5 wherein the step of placing the acid in the formation is performed after the step of placing the fluid in the formation
- 8. The method of claim 6 wherein the acid is selected from the group consisting of hydrochloric acid and acetic acid.
- 9. The method of claim 3 wherein the step of placing the fluid in the formation comprises injecting the fluid into the formation at a pressure sufficient to create or extend a fracture within the formation.
- 10. The method of claim 3 further comprising the step of producing a hydrocarbon from the formation.
- 11. The method of claim 10 wherein the hydrocarbon is selected from the group consisting of oil and gas.
- 12. The method of claim 3 wherein the formate ester is present in the fluid in an amount in the range of from about 5% to about 65% by weight of the water therein.

- 13. The method of claim 3 wherein the fluid further comprises a fluid loss control additive, a de-emulsifier, an anti-sludging agent, a corrosion inhibitor, an iron control agent, or a mixture thereof.
- 14. The method of claim 13 wherein the fluid loss control additive comprises an aliphatic polyester, lactide, poly(lactide), poly(lactic acid), or a copolymer thereof.
- 15. The method of claim 3 wherein the formation comprises an acid-soluble component.
- 16. The method of claim 15 wherein the acid soluble component is selected from the group consisting of: calcium carbonate and calcium magnesium carbonate.
- 17. The method of claim 13 wherein the fluid loss control additive is present in the fluid in an amount in the range of from about 0.1% to about 5% by weight of the fluid.

- 18. A fluid comprising water and a formate ester.
- 19. The fluid of claim 18 wherein the formate ester is present in the fluid in an amount in the range of from about 5% to about 65% by weight of the water therein.
- 20. The fluid of claim 18 wherein the formate ester is selected from the group consisting of: ethylene glycol monoformate, ethylene glycol diformate, diethylene glycol diformate, glyceryl monoformate, glyceryl diformate, glyceryl triformate, triethylene glycol diformate and formate esters of pentaerythritol.
- 21. The fluid of claim 18 further comprising a fluid loss control additive, a deemulsifier, an anti-sludging agent, a corrosion inhibitor, an iron control agent, or a mixture thereof.
- 22. The fluid of claim 21 wherein the fluid loss control additive comprises an aliphatic polyester, lactide, poly(lactide), poly(lactic acid), or a copolymer thereof.
- 23. The fluid of claim 21 wherein the fluid loss control additive is present in an amount in the range of from about 0.1% to about 5% by weight of the fluid.